

AI Explainability - empowering the end user

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21 January 2020

Preliminary questions

Explainability to who?

- Consumers (use of, processes, expected outcomes)
- Business (algorithmic design, data sets used, etc.)
- Regulatory authority

How to decide?

- Nature of algorithm
 - Simple/static
 - Complex/dynamic (ML)
- Purpose of transparency
 - Exercise of informed choice (e.g. price personalisation/discrimination)
 - Compliance with relevant legal (and ethical) requirements
 - Establishment of legal liability (or strict liability?)

Explaining effectively to consumers

Information overload

- Length of T&Cs (longer than Hamlet)
- Reading level of disclosures (college level)
- No one reads it (70% don't start, 99% don't finish)
- ¼ non-internet users say it's too complicated

Recommendations for T&Cs

- Commission 2016 - short and simple (26.5%) vs long and complex (10.5%)
- BIT Best Practice Guide https://www.bi.team/wp-content/uploads/2019/07/BIT_WEBCOMMERCE_GUIDE_DIGITAL.pdf
 - bullet-points with icons improved comprehension by up to 36%
 - scrollable text box vs click-to-view format increased comprehension by 26%

Even so, low comprehension rates (40-50% questions answered correctly)

How to improve effective engagement

“Complementary” initiatives

- media and digital literacy – education and rules of thumb – not just regulators
- require periodic comprehension tests on disclosure methods
- change defaults
- comparison or certification tools – audited and approved by regulators
- new intermediaries to help users sift/act in line with preferences
 - e.g. MIT Media Lab Center for Civic Media – “Gobo” aggregates content from large platforms, enables customisation/curation by user

More research specifically on effective algorithm transparency

- *how and when they are being used*
- *what their effect is*
- *consequences and intentions*